

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ronald R Demitro

Debtor(s)

Case No. 15-40197

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2015.
- 2) The plan was confirmed on 03/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/05/2017.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,750.00.
- 10) Amount of unsecured claims discharged without payment: \$15,952.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,000.00
Less amount refunded to debtor	\$1,073.50

NET RECEIPTS:	\$21,926.50
----------------------	--------------------

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,062.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,062.81
--	-------------------

Attorney fees paid and disclosed by debtor:	\$0.00
---	--------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLAS ACQUISITIONS LLC	Unsecured	NA	244.98	244.98	244.98	0.00
CAPITAL ONE BANK USA	Unsecured	478.00	478.00	478.00	478.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,087.00	1,160.43	1,160.43	1,160.43	0.00
COMENITY BANK	Unsecured	821.00	873.71	873.71	873.71	0.00
COMENITY CAPITAL BANK	Unsecured	1,200.00	851.96	851.96	851.96	0.00
CREDIT FIRST NA	Unsecured	269.00	380.35	380.35	380.35	0.00
INTERNAL REVENUE SERVICE	Priority	1,800.00	1,569.45	1,569.45	1,569.45	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	52.93	52.93	52.93	0.00
LVNV FUNDING	Unsecured	2,000.00	1,560.31	1,560.31	1,560.31	0.00
LVNV FUNDING	Unsecured	929.00	990.98	990.98	990.98	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	161.00	199.83	199.83	199.83	0.00
QUANTUM3 GROUP	Unsecured	260.00	343.31	343.31	343.31	0.00
VANDA LLC	Unsecured	385.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,700.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	405.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	909.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	632.00	NA	NA	0.00	0.00
ELASTIC LINE OF CREDIT	Unsecured	2,125.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	433.00	NA	NA	0.00	0.00
H&F LAW	Unsecured	1.00	NA	NA	0.00	0.00
IC SYSTEMS INC	Unsecured	1,027.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	1.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	41.00	NA	NA	0.00	0.00
AVANT INC	Unsecured	4,743.00	NA	NA	0.00	0.00
CASTLEPAYDAY.COM/RED ROCK TF	Unsecured	1,000.00	NA	NA	0.00	0.00
CCS/FIRST DAVINGS BANK	Unsecured	427.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CERTIFIED SERVICES INC	Unsecured	123.00	NA	NA	0.00	0.00
TITLE MAX OF ILLINOIS	Unsecured	NA	139.62	139.62	139.62	0.00
TITLE MAX OF ILLINOIS	Secured	3,900.00	3,900.00	3,900.00	3,900.00	172.07
WELLS FARGO CARD SERVICES	Unsecured	NA	1,420.27	1,420.27	1,420.27	0.00
WELLS FARGO CARD SERVICES	Unsecured	1,022.00	2,525.49	2,525.49	2,525.49	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,900.00	\$3,900.00	\$172.07
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,900.00	\$3,900.00	\$172.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,569.45	\$1,569.45	\$0.00
TOTAL PRIORITY:	\$1,569.45	\$1,569.45	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,222.17	\$11,222.17	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,062.81</u>
Disbursements to Creditors	<u>\$16,863.69</u>

TOTAL DISBURSEMENTS :	<u>\$21,926.50</u>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/18/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.